

Health insurance 'pilot projects' will help small businesses

The Senate is moving to help small businesses provide health insurance to their employees. New legislation provides for health insurance "pilot projects" for small businesses that will give employers greater flexibility with regard to group coverage. The bill unanimously passed the Senate and is now being considered by the House. This is a bill Dennis Lauver of the Clinton Chamber of Commerce championed. Hopefully, Clinton businesses can participate in the pilot project.

The Iowa Insurance Division will implement the projects, targeting businesses with 50 or fewer full-time employees that do not currently offer health insurance. The pilot projects may include rate incentives for lifestyle changes or disease management programs. The goal is to review the unique health insurance rating issues that affect small employers.

A recent national study by Wells Fargo/Gallup Organization shows the number of small businesses offering healthcare coverage to employees increased between 2003 and 2004, but more than 50 percent of small business owners say they are unable to offer this employee benefit. Of those, six out of 10 said they would be more inclined to do so if government incentives were available.

Lt. Gov. Sally Pederson announces Senior Living Loan

Visiting the historic downtown site of the Hurst Hotel in Maquoketa, which will be converted into apartments, Lt. Gov. Sally Pederson announced funding from a new state program for service-enriched affordable housing for seniors and people with disabilities.

The program is a Senior Living Revolving Loan Fund award from the Iowa Finance Authority. The fund provides low-cost gap financing for affordable rental projects, further reducing rents to make the units even more accessible to tenants with very low incomes.

The Hurst Apartments in Maquoketa are being developed by Signature Development from the Quad Cities, using Low Income Housing Tax Credits, also administered by the Iowa Finance Authority. Signature Developments' affordable senior housing portfolio includes the Marycrest Campus

and former St. Katherine's Girls School projects in Davenport and Cottage Grove in Muscatine. The Hurst project is receiving \$400,000.

Senate approves state control over regulation of agricultural seed

Legislation approved this week by the Iowa Senate would allow the state — not counties or cities — to regulate what varieties of crop seeds can be grown in Iowa.

HF 642 passed the Iowa House two weeks ago (70-27). The Iowa Senate took up the bill this week. It passed 33-16.

Currently, counties and cities have the authority to approve which varieties of crop seeds — corn, soybean, grass and others — can be grown in their jurisdictions.

Supporters say state control is better than having a patchwork of local rules and regulations.

Opponents of the bill say the bill takes away local control, and it is a solution in search of a problem. Currently, no Iowa county or city regulates agricultural seed. The bill now goes to Gov. Vilsack for his consideration.

'Great Places' initiative stimulates innovation, streamlines resources

This week, Gov. Vilsack laid out the first phase for his "Great Places" initiative. The potential to leverage targeted investment into sustainable economic and population growth exists within areas known as "livable communities."

The abundance of recreational and cultural opportunities within these communities contributes to a higher quality of life.

The Great Places concept is designed to bring together the resources of state government to build capacity in communities, regions, neighborhoods or districts to cultivate the unique and authentic qualities that make the places special.

I encourage the cities in my district to explore the possibilities of seeking "Great Places" designation.

Contact Sen. Stewart at his Senate office by calling (515) 281-3371, sending an e-mail message to <Roger.Stewart@legis.state.ia.us> or sending a letter to: State Sen. Roger Stewart, Iowa Senate, Iowa Statehouse, Des Moines, IA 50319.

Stewart's Observations

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